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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In re Application of:** Anderson, et al

**Docket No.:** ISAA0045

**Serial No.:** 09/675,412

**Art Unit:** 3671

**Filed:** 29 September 2000

**Examiner:** Beach, Thomas A.

**Title:** DETECTING AND MEASURING RISK WITH PREDICTIVE MODELS USING  
CONTENT MINING

**RECEIVED**

July 15, 2004

**JUL 21 2004**

**OFFICE OF PETITIONS**

Assistant Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

**RESPONSE**

Sir:

This is a Response to the Office Action, dated 18 June 2003, for the above-identified patent application. Amendment to the Claims is attached hereto. An IDS is attached hereto.

Also attached is a copy of the Revocation/Grant of Power of Attorney previously filed on 19 December 2002, as well as the PTO-stamped postcard showing receipt. Please update the power of attorney and correspondence address for the above file.

The Commissioner is hereby authorized to charge any additional fees due or credit any overpayment to Deposit Account No. 07-1445.